

# Rough Notes Magazine Index for 1988

## Agency management

- Efficiency briefs—Use of portable calendar & notebook can improve your productivity ..... Rose V. McCullough, January 41
- Efficiency briefs—Successful hiring depends on job descriptions, interview techniques ..... Rose V. McCullough, February 18
- Agency philosophy stresses service ..... Donald F. Mathews, March 56
- Efficiency briefs—The manager's use of restraint ..... Rose V. McCullough, March 59
- Efficiency briefs—Communicating better with employees and underwriters ..... Rose V. McCullough, April 22
- Agency owners should establish formal wage and salary program ..... Mindell S. Woehr, May 26
- Find success by setting goals, educating staff ..... Robert E. Bill, July 28
- How to choose the right companies to represent—and get a contract ..... Joseph D. Citarella, July 32
- Professional development—Don't start ignoring your staff once they become proficient ..... Rose V. McCullough, July 40
- Using a search (recruiting) firm or an employment agency ..... Mindell S. Woehr, August 28
- Efficiency briefs—Invalid assumptions about personnel can lead to management problems ..... Rose V. McCullough, August 30
- Listening to your companies can be a key to survival ..... Vernon T. Jones, August 33
- Efficiency briefs—A quality control program for reducing E&O exposure ..... Rose V. McCullough, September 24
- Achieve efficiency through staffing and equipment ..... Gary S. Neumann, October 20
- Automation a key ingredient in management plan ..... Wayne W. Martin, October 22
- Only independent agency in the county makes the most of it ..... James H. Smith, October 27
- Set goals which keep your agency moving forward ..... T. LaMar Sager, October 30
- Successful management depends on teamwork ..... L. Marvin Lebby, October 32
- Volume quadruples in four years thanks to management techniques ..... Randall Kerna, October 34
- Efficiency briefs—Tips for reaching two elusive goals ..... Rose V. McCullough, October 36
- Wholesale broker uses phone enhancement system ..... Euclid Black, October 38
- The tax benefits and pitfalls of family employment ..... Mark E. Batteraby, December 20
- Efficiency briefs—Guidelines for helping CSRs become more professional ..... Rose V. McCullough, December 23

## Claim service

- Involve CSRs in claims process ..... Wayne Fiyalko, August 17
- Maintain a winning combination in your agency claim department ..... Billye Keister, August 18
- Pre-loss adjusting sets agent apart as a professional ..... Robb Greenspan, August 20
- Consumer confidence comes from prompt, fair claim settlement ..... Glenn G. Craig, August 23
- Claims service depends on a blend of people and technology ..... Janette Zukowski, August 24
- Training the agency's claims personnel ..... Jack H. Waller, CPCU, August 26
- Draft authority helps agency retain business and grow ..... Aaa O. Pike IV, October 40
- Creative claim service stimulates customer loyalty ..... Ronald L. Altany, CPIA, December 26

## Commercial lines

- The forum—Duplication of essential records eases business problems after loss ..... Roy C. McCormick, February 6
- Systematic selling program boosts commercial lines growth ..... Robert A. White, ARM, AAI, February 10
- Use centers of influence to get referrals ..... Danforth Loring, Jr., CPCU, February 11
- Agency triples volume in three years ..... James Hunt, February 12
- Retention vital to profits in small commercial lines ..... David E. Pennington III, AAI, February 14
- Four factors make premium dollars multiply ..... David J. Madara, AAI, February 15
- Agency meets the competition head on ..... Dwight C. Williams, April 28
- The forum—Sprinkler system and leakage insurance are essential for major buildings ..... Roy C. McCormick, July 11
- Softening market signals new direction in business development ..... H. Scott Kahle, Jr., September 14
- Telemarketing—a key factor in agency marketing plan ..... Craig Splinter, CPCU, September 16
- Account familiarity assures success ..... Harriet Reilly, September 18
- Does service guarantee success? ..... Theodore S. Ross, September 21
- The search for commercial lines business ..... Bernard W. Grier, CPCU, September 22
- Agency sends reply cards with newsletters ..... Joseph N. Webb, CIC, September 23

The forum—Fidelity coverage limits must be geared to the exposure

- ..... Roy C. McCormick, September 28
- The forum—Completed operations insurance—essential for contractors and service firms ..... Roy C. McCormick, October 19
- Creative claim service stimulates customer loyalty ..... Ronald L. Altany, CPIA, December 26

## Computers

- Using computer systems to overcome sales inertia ..... Michael A. Basconi, January 14
- Taking advantage of marketing capabilities of computer system ..... Phil Meyer, January 18
- An automation report card for the agency system ..... Dwight L. Dillon, January 22
- When a computer system isn't all an agent thinks it should be ..... Harold M. Emanuel, CPCU, January 26
- Computer gives agency the hare's advantage ..... Rosemary A. Howell, CIC, January 27
- New Year's resolutions for improving your use of automation ..... Jerry W. Iverson, January 28
- Software streamlines rating, quoting ..... Linda C. Howard, January 31
- Flexible system provides varied monthly reports ..... John Speckman, January 32
- Automation solves problems brought on by growth ..... Pamela A. Clover, CPIW, January 35
- Use of system's options to boost direct mail response ..... Marilyn Paul, January 37
- Thinking of automating? ..... David Olive, February 20
- Computer procedures, vendor support help agency recover from fire ..... Charles P. Mahon, March 64
- Secrets of a successful conversion to automation ..... Donna Hruska, CPCU, April 21

## Editorials

- Sales & prospecting options discussed at PIA convention ..... Thomas A. McCoy, January 5
- The customer service representative: Give the position its due respect ..... Thomas A. McCoy, February 3
- Looking for stability ..... Thomas A. McCoy, March 6
- Agency cost study under way ..... Thomas A. McCoy, April 3
- Sales innovation should complement agency strengths ..... Thomas A. McCoy, May 3
- Life insurance selling in the property-casualty agency ..... Thomas A. McCoy, July 3
- Agency-company relations may take a new direction ..... Thomas A. McCoy, August 3
- Panel discussion sheds light on industry's competitiveness ..... Thomas A. McCoy, October 3
- Getting back to the future is hard when the present keeps intruding ..... Thomas A. McCoy, December 3

## Excess, surplus & specialty lines

- Marketplace reports—Panelists explore future of excess market ..... Wallace L. Clapp, Jr., CPCU, January 13
- Marketplace reports—Surplus lines panelists discuss market outlook ..... Wallace L. Clapp, Jr., CPCU, February 9
- Specialty market outlook for 1988 ..... Wallace L. Clapp, Jr., CPCU, March 12
- Surplus lines market provides the edge in placing accounts ..... Dale L. Morris, CPCU, ARM, March 16
- Dangerous curves ahead ..... T. C. Anderson, March 19
- Can E&S brokers serve your needs? ..... Peter F. Palestina, CPCU, March 22
- A look at insuring public entities ..... Robert V. Saville, ARM, March 28
- Specialty market guidelines maximize use of facilities ..... Joseph B. Kloecker, March 31
- How to choose the right broker ..... James A. Lawson, CPCU, March 35
- Controlling your time in the E&S market ..... William R. Stolly, CPCU, March 38
- The pros and cons of using specialty markets ..... Johnson "Jack" Wallace, Jr., March 44
- Marketing special risks requires orderly placement process ..... William C. Roeder, March 46
- Keep using E&S markets during soft market cycle ..... Charles L. Woods, March 48
- Surplus lines license offers profit possibilities ..... Ted A. Niemeyer, March 49
- Use special markets to supplement standard fare ..... Henry M. Skier, March 51
- Groundwork important to E&S placement ..... Akira "Al" Kadowaki, April 32
- Marketplace reports—D&O policy developed for outside directors ..... Wallace L. Clapp, Jr., CPCU, May 14
- Marketplace reports—Risk managers find improvement in coverage availability ..... Wallace L. Clapp, Jr., CPCU, June 6
- Marketplace reports—Legislation may relieve D & O crisis ..... Wallace L. Clapp, Jr., CPCU, July 12
- Marketplace reports—Foreign trade barriers falling ..... Wallace L. Clapp, Jr., CPCU, August 8

# Rough Notes Magazine Index for 1988

## Agency management

- Efficiency briefs—Use of portable calendar & notebook can improve your productivity ..... Rose V. McCullough, January 41
- Efficiency briefs—Successful hiring depends on job descriptions, interview techniques ..... Rose V. McCullough, February 18
- Agency philosophy stresses service ..... Donald F. Mathews, March 56
- Efficiency briefs—The manager's use of restraint ..... Rose V. McCullough, March 59
- Efficiency briefs—Communicating better with employees and underwriters ..... Rose V. McCullough, April 22
- Agency owners should establish formal wage and salary program ..... Mindell S. Woehr, May 26
- Find success by setting goals, educating staff ..... Robert E. Bill, July 28
- How to choose the right companies to represent—and get a contract ..... Joseph D. Citarella, July 32
- Professional development—Don't start ignoring your staff once they become proficient ..... Rose V. McCullough, July 40
- Using a search (recruiting) firm or an employment agency ..... Mindell S. Woehr, August 28
- Efficiency briefs—Invalid assumptions about personnel can lead to management problems ..... Rose V. McCullough, August 30
- Listening to your companies can be a key to survival ..... Vernon T. Jones, August 33
- Efficiency briefs—A quality control program for reducing E&O exposure ..... Rose V. McCullough, September 24
- Achieve efficiency through staffing and equipment ..... Gary S. Neumann, October 20
- Automation a key ingredient in management plan ..... Wayne W. Martin, October 22
- Only independent agency in the county makes the most of it ..... James H. Smith, October 27
- Set goals which keep your agency moving forward ..... T. LaMar Sager, October 30
- Successful management depends on teamwork ..... L. Marvin Lebby, October 32
- Volume quadruples in four years thanks to management techniques ..... Randall Kerna, October 34
- Efficiency briefs—Tips for reaching two elusive goals ..... Rose V. McCullough, October 36
- Wholesale broker uses phone enhancement system ..... Euclid Black, October 38
- The tax benefits and pitfalls of family employment ..... Mark E. Batteraby, December 20
- Efficiency briefs—Guidelines for helping CSRs become more professional ..... Rose V. McCullough, December 23

## Claim service

- Involve CSRs in claims process ..... Wayne Fiyalko, August 17
- Maintain a winning combination in your agency claim department ..... Billye Keister, August 18
- Pre-loss adjusting sets agent apart as a professional ..... Robb Greenspan, August 20
- Consumer confidence comes from prompt, fair claim settlement ..... Glenn G. Craig, August 23
- Claims service depends on a blend of people and technology ..... Janette Zukowski, August 24
- Training the agency's claims personnel ..... Jack H. Waller, CPCU, August 26
- Draft authority helps agency retain business and grow ..... Aaa O. Pike IV, October 40
- Creative claim service stimulates customer loyalty ..... Ronald L. Altany, CPIA, December 26

## Commercial lines

- The forum—Duplication of essential records eases business problems after loss ..... Roy C. McCormick, February 6
- Systematic selling program boosts commercial lines growth ..... Robert A. White, ARM, AAI, February 10
- Use centers of influence to get referrals ..... Danforth Loring, Jr., CPCU, February 11
- Agency triples volume in three years ..... James Hunt, February 12
- Retention vital to profits in small commercial lines ..... David E. Pennington III, AAI, February 14
- Four factors make premium dollars multiply ..... David J. Madara, AAI, February 15
- Agency meets the competition head on ..... Dwight C. Williams, April 28
- The forum—Sprinkler system and leakage insurance are essential for major buildings ..... Roy C. McCormick, July 11
- Softening market signals new direction in business development ..... H. Scott Kahle, Jr., September 14
- Telemarketing—a key factor in agency marketing plan ..... Craig Splinter, CPCU, September 16
- Account familiarity assures success ..... Harriet Reilly, September 18
- Does service guarantee success? ..... Theodore S. Ross, September 21
- The search for commercial lines business ..... Bernard W. Grier, CPCU, September 22
- Agency sends reply cards with newsletters ..... Joseph N. Webb, CIC, September 23

- The forum—Fidelity coverage limits must be geared to the exposure ..... Roy C. McCormick, September 28
- The forum—Completed operations insurance—essential for contractors and service firms ..... Roy C. McCormick, October 19
- Creative claim service stimulates customer loyalty ..... Ronald L. Altany, CPIA, December 26

## Computers

- Using computer systems to overcome sales inertia ..... Michael A. Basconi, January 14
- Taking advantage of marketing capabilities of computer system ..... Phil Meyer, January 18
- An automation report card for the agency system ..... Dwight L. Dillon, January 22
- When a computer system isn't all an agent thinks it should be ..... Harold M. Emanuel, CPCU, January 26
- Computer gives agency the hare's advantage ..... Rosemary A. Howell, CIC, January 27
- New Year's resolutions for improving your use of automation ..... Jerry W. Iverson, January 28
- Software streamlines rating, quoting ..... Linda C. Howard, January 31
- Flexible system provides varied monthly reports ..... John Speckman, January 32
- Automation solves problems brought on by growth ..... Pamela A. Clover, CPIW, January 35
- Use of system's options to boost direct mail response ..... Marilyn Paul, January 37
- Thinking of automating? ..... David Olive, February 20
- Computer procedures, vendor support help agency recover from fire ..... Charles P. Mahon, March 64
- Secrets of a successful conversion to automation ..... Donna Hruska, CPCU, April 21

## Editorials

- Sales & prospecting options discussed at PIA convention ..... Thomas A. McCoy, January 5
- The customer service representative: Give the position its due respect ..... Thomas A. McCoy, February 3
- Looking for stability ..... Thomas A. McCoy, March 6
- Agency cost study under way ..... Thomas A. McCoy, April 3
- Sales innovation should complement agency strengths ..... Thomas A. McCoy, May 3
- Life insurance selling in the property-casualty agency ..... Thomas A. McCoy, July 3
- Agency-company relations may take a new direction ..... Thomas A. McCoy, August 3
- Panel discussion sheds light on industry's competitiveness ..... Thomas A. McCoy, October 3
- Getting back to the future is hard when the present keeps intruding ..... Thomas A. McCoy, December 3

## Excess, surplus & specialty lines

- Marketplace reports—Panelists explore future of excess market ..... Wallace L. Clapp, Jr., CPCU, January 13
- Marketplace reports—Surplus lines panelists discuss market outlook ..... Wallace L. Clapp, Jr., CPCU, February 9
- Specialty market outlook for 1988 ..... Wallace L. Clapp, Jr., CPCU, March 12
- Surplus lines market provides the edge in placing accounts ..... Dale L. Morris, CPCU, ARM, March 16
- Dangerous curves ahead ..... T. C. Anderson, March 19
- Can E&S brokers serve your needs? ..... Peter F. Palestina, CPCU, March 22
- A look at insuring public entities ..... Robert V. Saville, ARM, March 28
- Specialty market guidelines maximize use of facilities ..... Joseph B. Kloecker, March 31
- How to choose the right broker ..... James A. Lawson, CPCU, March 35
- Controlling your time in the E&S market ..... William R. Stolly, CPCU, March 38
- The pros and cons of using specialty markets ..... Johnson "Jack" Wallace, Jr., March 44
- Marketing special risks requires orderly placement process ..... William C. Roeder, March 46
- Keep using E&S markets during soft market cycle ..... Charles L. Woods, March 48
- Surplus lines license offers profit possibilities ..... Ted A. Niemeyer, March 49
- Use special markets to supplement standard fare ..... Henry M. Skier, March 51
- Groundwork important to E&S placement ..... Akira "Al" Kadowaki, April 32
- Marketplace reports—D&O policy developed for outside directors ..... Wallace L. Clapp, Jr., CPCU, May 14
- Marketplace reports—Risk managers find improvement in coverage availability ..... Wallace L. Clapp, Jr., CPCU, June 6
- Marketplace reports—Legislation may relieve D & O crisis ..... Wallace L. Clapp, Jr., CPCU, July 12
- Marketplace reports—Foreign trade barriers falling ..... Wallace L. Clapp, Jr., CPCU, August 8

Marketplace reports—NAPSLO issues statement on McCarran/Ferguson	Wallace L. Clapp, Jr., CPCU, September 8
Marketplace reports—Specialty market continues to be soft	Wallace L. Clapp, Jr., CPCU, October 10
Marketplace reports—Panel discusses insurer insolvency	Wallace L. Clapp, Jr., CPCU, November 19
Marketplace reports—Directors and Officers liability discussed at seminar	Wallace L. Clapp, Jr., CPCU, December 11

## General

The forum—Communication: Keeping it simple	Roy C. McCormick, April 27
Tips for working effectively with an assistant or secretary	Ernest W. Fair, April 34
The sales corner—What is the customer's perception of your agency's service?	Russell H. Granger, May 28
Discipline of CPCU program helps agents cope with change	Richard L. Katten, CPCU, ARM, May 35
The sales corner—Unleashing your hidden sales force	Russell H. Granger, June 9
CSR selling contributes to 22% annual growth	Louis G. Ricci, June 38
The sales corner—Taming the telephone tyrant	Russell H. Granger, July 18
Tips on effective use of Yellow Pages advertising	Harriet S. Meyers, July 43
The forum—Binding coverage—a privilege that requires care	Roy C. McCormick, August 11
The sales corner—The paper nightmare	Russell H. Granger, August 37
Understanding personality traits can help you motivate prospects	Rebecca L. Morgan, August 42
Professional development—The NAIW convention: an overview	Rose V. McCullough, August 46
The sales corner—Beat the competition with teamwork	Russell H. Granger, September 32
The sales corner—Listen your way to bigger and better sales	Russell H. Granger, October 14
Rough Notes Magazine: Reconstructed and Rejuvenated	November 4
The sales corner—What you see is what you get?	Russell H. Granger, November 28
The sales corner—The account that almost was	Russell H. Granger, December 31

## Increasing business

Diversification helps subdue market cycles	Allen G. Holder III, February 29
Sales strategy relies on action, not reaction	Leonard H. Blount, March 66
Changing industry environment requires flexibility	J. Chris Cammack, CIC, May 16
Writing better letters to write more business	Kathleen A. Paaley, May 20
Business plan central to client's success	Jeffrey M. Homes, May 22
Target marketing demands persistence	Lane McKown, CPCU, AAI, May 24
Personal lines sales center pays for itself	Janice E. Shamber, May 38
Program business: a good base to build on	Vernon L. Tyson, July 38
CSR development is crucial to growth	Susan G. Loflin, CIC, CPIW, December 15
Agency separates sales, marketing functions	Sinclair Kouns, December 17

## Life insurance

"Captive" life agent a good choice for your agency life department	Ronald J. Wilder, CLU, July 20
Pinpoint specific product for target group	Joseph M. Walker, Jr., July 23
Life business increases efficiency and retention	Jay K. Anstaett, July 24
Adopt a "can do" attitude about selling life	Larry J. Schmidt, CLU, ChFC, July 26
Growth in life premium complements P & C business	Gren H. Fleming, July 27
Incentives for producers, CSRs help boost life production	M. Scott Wood, Jr., CIC, August 35

## Mergers

Arrange pre-merger meetings to consider all the angles	Richard M. Young, June 14
Questions to ask and answer before proceeding with agency purchase	Daniel C. Pancake, June 16
Computer system facilitates the acquisition process	Patricia Arnett, June 18
Evaluate agency and new market area before making commitment	Steven M. Capps, June 19
Agency perpetuation: the views of four agents	June 20
Acquisition helps agency achieve rapid growth	Robert Campbell, June 24
Commitment to mergers & acquisitions dictated by industry changes	Norman R. Wright, June 25
Affiliation with another agency	Pete Hill, September 34

## Personal lines

The forum—Insureds must be notified of restrictions in renewal policies	Roy C. McCormick, January 10
---	------------------------------

Evaluate sales techniques	John W. Barfoot, CPCU, February 30
Telemarketing staff pumps up to 100 x-dates per day into system	Ron Johnson, CLU, February 31
The forum—Homeowners loss of use coverage is valuable "built-in" protection	Roy C. McCormick, March 10
The forum—Underinsured motorists coverage fills a coverage gap	Roy C. McCormick, May 12
The forum—Renters insurance—don't sign a lease without it	Roy C. McCormick, June 8
Personal insurance profit center improves operating results	Daniel R. Ochsenschlager, July 34
Personal lines action plan spurs production	C. Dwight West III, September 29
The forum—Condominium owners' coverage tailored to the risk	Roy C. McCormick, November 14
Battling the direct writers on their own turf	Neil G. Anderson, November 20
Incentives perk up CSR sales	Diane J. Valeri, November 22
Marketing campaign needs competitive rates, time commitment	Phillip Bodiford, November 24
Sponsored marketing provides opportunities for personal lines growth	Robert M. Briggs and Arthur H. Hudon, Jr., November 25
The forum—Day care liability at home requires HO policy endorsement	Roy C. McCormick, December 7
Agency revamps its personal lines department to boost profits	Ruby Soulis and Kenneth E. Hill, CPCU, December 25

## The personal side

Agents provide their views on topics near to their hearts and wallets	Jack Younger, January 43
In the color-the-agent contest pink and yellow are favorite hues	Jack Younger, February 22
Avoiding injury was a challenge under old-time renewal system	Jack Younger, March 70
Try to prevent this from happening to you	Jack Younger, April 24
How much property insurance is enough?	Jack Younger, May 32
Now repeat after me: "A sale should not be too easy"	Jack Younger, June 28
Who comes in first in the "Dump the agent derby"	Jack Younger, July 16
What commerce has joined together, let no one put asunder	Jack Younger, August 12
What do insurance agents and politicians have in common?	Jack Younger, September 12
A cure for "Too-much-insurance-itis"	Jack Younger, October 42
Much to be thankful for in the insurance business	Jack Younger, November 31
This holiday season give the gift of time	Jack Younger, December 34

## Rebuilding cost charts

Rebuilding cost chart	February 26
Rebuilding cost chart	May 15
Rebuilding cost chart	August 41

## Risk management

Plain English policy language alters WC policy provision	Donald S. Malecki, CPCU, January 45
Using blanket coverage to protect commercial property	Donald S. Malecki, CPCU, February 27
Risk management tips for owners of new restaurants	Philip John Miller, March 69
The garage coverage form—its strengths & weaknesses	Donald S. Malecki, CPCU, March 74
The garage coverage form—its strengths and weaknesses: Part 2	Donald S. Malecki, CPCU, April 8
Providing coverage for the undriven auto stored at the residence premises	Donald S. Malecki, CPCU, May 7
The interests of additional insureds under business auto policy	Donald S. Malecki, CPCU, June 32
Client's joint ventures, partnerships (past & present) must be listed on policy	Donald S. Malecki, CPCU, July 14
Contractors' equipment floater—examine its provisions carefully	Donald S. Malecki, CPCU, August 15
Business auto rental liability will undergo one more change	Donald S. Malecki, CPCU, September 31
Simplified crime coverages—Proceed with caution	Donald S. Malecki, CPCU, October 16
The importance of checking policies before they are sent to insureds	Donald S. Malecki, CPCU, November 16
Agency ownership transfer calls for review of E&O coverage	Donald S. Malecki, CPCU, December 36

## Sales management

Who's coaching the coach?	Russell H. Granger, April 12
Sales management in a multi-location agency	I. J. Chappell III, April 14
Managing producer performance	Catherine C. Oak, CIC, AAI, April 16
Give producers the opportunity to build equity in agency	Lyle A. Anderson, April 19
Survey questions help determine new producer's likelihood of success	Steven E. Hancock, CIC, July 31



HOW MET LIFE KEPT CLAIMS PAYMENTS UP  
EVEN WHEN PHONE LINES WENT DOWN.



The date was Sunday, May 8, 1988. A serious fire completely knocked out the Illinois Bell switching station in Hinsdale, outside of Chicago. All telecommunications service for the area went dead. Including the vital links required for Met Life's Group Sales and Claims Office in nearby Aurora, where 70,000 claims are processed per week.

Somehow, Met Life had to find alternate means of fulfilling their obligations to customers. Within hours, computer records on thousands of medical and dental claims were transferred to other Met Life claims centers. Virtually the entire Aurora claims staff began packing their bags to

follow the data to Met Life offices as nearby as Milwaukee. And as far away as Denver.

By 8:30 p.m. on Monday night, segments of the claims staff were seated in front of CRT's in other cities throughout the U.S., paying Aurora's claims. In the meantime, Met Life arranged with the phone company to have a huge microwave dish installed on the roof of the Aurora office. As a result, within one week of the disaster, full service was resumed for all customers.

The Aurora experience documents Met Life's dedication to customer service. Or, stated another way: Get Met. It Pays.<sup>SM</sup>

No matter what.

**GET MET. IT PAYS.<sup>SM</sup>**



**Metropolitan Life<sup>SM</sup>**  
AND AFFILIATED COMPANIES

